

WHAT IS CLAIMED IS:

1. A method for earning equity while renting wherein the earned equity may be used for costs associated with a purchase of a home comprising the steps of:

forming a relationship between a mortgage company, a property management group, and a real estate company;

signing a lease agreement between a tenant and the property management group for a rented residence;

applying for a mortgage loan by the tenant with the mortgage company;

purchasing the home by the tenant through the real estate company;

splitting a commission on sale of the home between the real estate company and the property management group; and

gifting of portion of the commission received by the property management group to the tenant.

2. The method of Claim 1 further comprising the step of signing an intent to purchase agreement by the tenant after signing the lease agreement.

3. The method of Claim 1 further comprising the step of paying of rental payments by the tenant for the rented residence.

4. The method of Claim 1 further comprising the steps of:

paying of rental payments by the tenant for the rented residence; and

remaining in the rented residence during the entire term of the lease.

5. The method of Claim 1 wherein the step of applying for a mortgage loan by the tenant with the mortgage company further comprises the steps of:

resolving any credit issues of the tenant during the term of the lease; and

qualifying the tenant for a home mortgage loan.

6. The method of Claim 1 further comprising the step of showing homes by the real estate company to the tenant.

7. The method of Claim 1 further comprising the step of using the gifted portion of the commission received by the tenant to pay for costs associated with the purchase of the home.

8. The method of Claim 7 wherein the costs associated with the purchase of the home are a down payment for the home, closing costs associated with the purchase, and interest rate buy down.

9. A method for earning equity while renting wherein the earned equity may be used for costs associated with a purchase of real estate comprising the steps of:

signing a lease agreement between a tenant and a property management group for a rented residence;

applying for a mortgage loan by the tenant with a mortgage company associated with the property management group;

purchasing the real estate by the tenant through a real estate company associated with the property management group; and

splitting a commission on sale of the real estate between the real estate company, the property management group, and the tenant.

10. The method of Claim 9 wherein the step of splitting a commission on sale of the real estate between the real estate company, the property management group, and the tenant further comprises the steps of

splitting the commission on sale of the real estate between the real estate company and the property management group; and

gifting a portion of the commission received by the property management group to the tenant.

11. The method of Claim 9 further comprising the step of signing an intent to purchase agreement by the tenant once the lease agreement has been signed.

12. The method of Claim 9 further comprising the steps of:

paying of rental payments by the tenant for the rented residence; and

remaining in the rented residence during the term of the lease.

13. The method of Claim 9 wherein the step of applying for a mortgage loan by the tenant with the mortgage company further comprises the steps of:

resolving any credit issues of the tenant during the term of the lease; and

qualifying the tenant for a mortgage loan.

14. The method of Claim 9 further comprising the step of showing real estate by the real estate company to the tenant.

15. The method of Claim 10 wherein the step of splitting of a commission on sale of the home between the real estate company and the property management group further comprises the step of equally splitting the commission of the home sale between the real estate company and the property management group.

16. The method of Claim 10 wherein the step of gifting of a portion of the commission received by the property management group to the tenant further comprises the step of gifting of approximately 40 to 80 percent of the commission received by the property management group to the tenant.

17. A method for earning equity while renting wherein the earned equity may be used towards purchasing real estate comprising the steps of:

signing a lease agreement between a tenant and a property management group for a rented residence;

signing an intent to purchase agreement by the tenant once the lease agreement has been signed;

applying for a mortgage loan by the tenant with a mortgage company associated with the property management group;

showing homes by a real estate company associated with the property management group to the tenant that are of interest to the tenant;

purchasing a home by the tenant through the real estate company;

splitting of a commission on sale of the home between the real estate company, the property management group, and the tenant.

18. The method of Claim 17 wherein the step of splitting of a commission on sale of the home between the real estate company, the property management group, and the tenant further comprises the steps of:

splitting of the commission on sale of the home between the real estate company and the property management group; and

gifting a portion of the commission received by the property management group to the tenant.

19. The method of Claim 17 further comprising the steps of:

paying of rent payments by the tenant for the rented residence; and

remaining in the rented residence during the term of the lease.

20. The method of Claim 17 wherein the step of applying for a mortgage loan by the tenant with the mortgage company further comprises the steps of:

resolving any credit issues of the tenant during the term of the lease; and

qualifying the tenant for a home mortgage loan.

21. The method of Claim 18 wherein the step of splitting of a commission on sale of the home between the real estate company and the property management group further comprises the step of equally splitting the commission of the home sale between the real estate company and the property management group.

22. The method of Claim 18 wherein the step of gifting of a portion of the commission received by the property management group to the tenant further comprises the step of gifting of approximately 40 to 80 percent of the commission received by the property management group to the tenant.